RECEIVED

Nov 26 10 20 AM '02

BEFORE THE POSTAL RATE COMMISSION OFFICE OF THE SECRETARY Washington, D.C. 20268-0001

Experimental Rate and Service Changes To Implement Negotiated Service Agreement With Capital One Services, Inc.

Docket No. MC2002-2

AMERICAN BANKERS ASSOCIATION DESIGNATION OF WRITEN CROSS-EXAMINATION OF UNITED STATES POSTAL SERVICE WITNESS CRUM (USPS-T3)

November 27, 2002

American Bankers Association designates the following response of witness CRUM as its written cross-examination of this witness:

ABA/USPS-T3-1.

Two copies of the designated interrogatory and the response thereto are submitted to the Commission with this designation.

Respectfully submitted,

Irving D. Warden

Associate General Counsel American Bankers Association 1120 Connecticut Avenue, N.W. Washington, D.C. 20036

(202) 663-5027

fax (202) 828-4548

Email iwarden@aba.com

CERTIFICATE OF SERVICE

I hereby certify that I have this date caused the foregoing

document to be served upon all participants of record in this proceeding in accordance with Section 12 of the Rules of Practice.

Irving D. Warden

November 27, 2002